

Collateral Mortgage

This mortgage is dated _____, and is made between you, the person or persons giving the mortgage,

and us,

Manulife Bank of Canada

at Manulife One Administration, 500 King Street North, Delivery Station 500-M-A,
Waterloo, Ontario N2J 4C6,

Address in Province (if required):

and, as spouse,

and, as an additional party or additional parties,

This mortgage is a collateral mortgage.

- Meanings.** The mortgage includes the Standard Mortgage Terms attached hereto.
- Agreement.** You agree to comply with your obligations under the mortgage, and we agree to comply with ours.
- Spouses and other parties or interests.** Every person who is a party to the mortgage who is a spouse consents to the mortgage where it affects the interest of the person's spouse, and postpones every claim of the person to the mortgage. Every person who is a party to the mortgage, other than you and us, and including a spouse or guarantor, agrees with us as follows. Where the person has an interest in the property or its proceeds, and the interest is not being mortgaged under other terms of the mortgage, the person gives us security over the interest in the same way as if the person was you, or agrees to do so. This applies whether the interest exists when the mortgage is given, or comes into existence after then. As to the interest, the person grants, mortgages, charges, bargains, sells, releases all claims on, assigns, gives a security interest in, transfers, and subleases, the property to us and our heirs and successors in the ways set out in the mortgage. As to the interest, the person agrees to be subject to all of the terms of the mortgage, and gives us all of the powers under the mortgage, as if the person was you. Where the person has a claim on money that leads to payment obligations, the person releases us from any liability for the claim. The person enters into this mortgage in return for, among other things, one dollar, which the person has received.

You confirm that you have received a copy of this mortgage, including the Standard Mortgage Terms. Each other person signing this mortgage confirms receiving a copy of this mortgage, including the Standard Mortgage Terms.

SIGNED, SEALED and DELIVERED)
in the presence of:)

Witness:)
_____)

_____)
Name:



SIGNED, SEALED and DELIVERED)
in the presence of:)

Witness:)
_____)

_____)
Name:



SIGNED, SEALED and DELIVERED)
in the presence of:)

Witness:)
_____)

_____)
Name:

